In the Specification:

Please replace the paragraph beginning of page 2, line 1, with the following:

"Additionally, banks in the United States, Canada and the United Kingdom offer an automatic service for verifying billing addresses called AVS (Address Verification System). To use AVS, the seller sends to the bank, over the credit card data network, an AVS request containing the numeric portion of the billing address (house number + zip code) and the card number, and receives a response that describes which of the elements in the AVS request match the bank's records. Furthermore, some banks allow cardholders to add an ~~alternate~~ additional address to the account, so the cardholders could provide sellers with this address without causing AVS to fail. United States published patent application 2003/0023541, the entirety of which is herein incorporated by reference, discloses methods and systems for verifying billing addresses and ~~alternate~~ additional ~~billing~~ addresses."

Please replace the paragraph beginning of page 5, line 31, with the following:

"As used herein the term "personal details" are any extra information associated with a chargeable account. Examples of "personal details" include but are not limited to the account owner's name, his street address, a billing address, ~~an additional address,~~ his phone number, his email address, his government-issued identifier, a mother's maiden name, a social security number, etc."

Please replace the paragraph beginning of page 8, line 9, with the following:

"First, Verification System **104** receives an account identifier and optionally candidate personal details (step **202**). The Verification System **104** then optionally retrieves <u>stored</u> personal details (step **204**). In certain embodiments, these stored personal details are retrieved from an account database (step **204**). For example, this database may be the

customer database of a credit card issuer (or a replica of it), containing the cards' details, cardholders' personal information and history of interactions between the issuer and the cardholders. In another example, this database is the transaction history of a credit card processing service, containing for each transaction the card's details and the cardholder personal information submitted with it."

Please replace the paragraph beginning of page 8, line 20, with the following:

"Fig. 3 provides illustration of embodiments wherein candidate personal details are received and wherein the received candidate personal details are compared to stored personal details (step ~~210~~ 206)."

Please replace the paragraph beginning of page 9, line 18, with the following:

"Reliability indicators may also be derived by data mining a training set including potential reliability indicators with potential predictive power using techniques known from the fields of statistics or machine learning. In particular embodiments, this training set includes data about the potential reliability indicators and data about whether proposed transactions included elements of fraud or not. Exemplary techniques include but are not limited to C45 trees, Hidden Markov Models, Neural Networks, or meta-techniques such as boosting or bagging. In specific embodiments, this statistical model is created in accordance with previously collected "training" data. Appropriate statistical techniques are well known in the art, and are described in a large number of well known sources including, for example, <u>Data Mining: Practical Machine Learning Tools and Techniques with Java Implementations</u> ~~by~~ by Ian H. Witten, Eibe Frank; Morgan Kaufmann, October 1999), the entirety of which is herein incorporated by reference."

Please replace the paragraph beginning of page 9, line 31, with the following:

"Verification System 104 may create a new reliability indicator based on analysis of existing reliability indicators. In specific embodiments, this new reliability indicator is created by using a statistical model created in accordance with known statistical techniques, or known techniques from the field of data modeling. The skilled practitioner is directed to Data Mining: Practical Machine Learning Tools and Techniques with Java Implementations ~~by~~ by Ian H. Witten, Eibe Frank; Morgan Kaufmann, October 1999)."

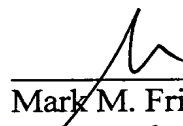Please replace the paragraph beginning of page 11, line 1, with the following:

"After receiving the response, Seller 102 will in specific cases perform some action based on the response. For example, if the comparison results indicate that candidate personal details doesn't match the stored personal details, or if the reliability indicator indicates low reliability, Seller 102 may reject Buyer ~~100~~ 100's transaction. In another example, if a phone number is reported matching and reliable, Seller 102 may call that number and verify that Buyer 100 answers the phone (e.g. check that the person who answers is aware of the transaction). In another example, if a mailing address is reported matching and reliable, Seller 102 may ship a product requested by Buyer 100 to this address. In another example, if an email address is reported matching and reliable, Seller 102 may send an email to that address and verify that Buyer 100 can access the email (e.g. by requiring Buyer 100 to provide Seller 102 with a secret code sent in the email)."

Please replace the paragraph beginning of page 11, line 29, with the following:

"In the embodiment shown in Fig. 4, the Reliability Indicator Provider 40 retrieves at least one reliability indicator and optionally stored personal details, by connecting to Account Database 38. In one particular embodiment, the account database is a relational database such as those available from Microsoft (Redmond, Washington) or Oracle (Redwood Shores, California). In one particular embodiment, the account identifier, the stored personal details and the at least one reliability indicator are associated in the

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Account Database. Account Database **38** may be physically part of Verification System **104** or an external component accessible over any applicable medium."

Respectfully Submitted,

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